

**WHAT IS CLAIMED IS:**

1. A method of conducting an on-line transaction, comprising the steps  
 of:  
 entering profile information of a user into a form at a user location  
 5 disposed on a network;  
 issuing a bar code in response to the user transmitting the form from  
 the user location to a second location, the second location disposed on the network;  
 providing the bar code for purchase of a product of a vendor  
 location disposed on the network, during the on-line transaction;  
 10 providing the profile information from the second location to the  
 vendor location in response to the vendor location processing the bar code; and  
 automatically inserting the profile information into a vendor  
 payment form for presentation to the user.
2. The method of Claim 1, wherein the user fills in the form only one  
 time.
3. The method of Claim 1, wherein the form is transmitted to the  
 second location over a public switched telephone network.
4. The method of Claim 4, wherein the vendor location receives the  
 profile information from the second location in response to the vendor location  
 transmitting the bar code to the second location.
5. The method of Claim 1, wherein the bar code is unique and has a  
 unique ID number associated therewith.

6. The method of Claim 5, wherein the user provides the unique ID number to the vendor location for payment purposes.

7. The method of Claim 1, wherein the step of automatically inserting causes all of the profile information to be entered into the vendor payment form as encoded information.

8. The method of Claim 1, wherein the step of automatically inserting causes only a portion of the profile information to be entered into the vendor payment form as encoded information.

9. The method of Claim 8, wherein the portion of the profile information is credit information.

10. The method of Claim 1, wherein the profile information comprises name, address, ship-to address, and credit information.

11. The method of Claim 1, wherein the second location is a central registration server having a database of the profile information associated with respective unique bar codes and unique ID numbers.

12. The method of Claim 11, wherein the second location is a credit card company server.

13. The method of Claim 1, wherein the bar code is placed on a credit card.

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14. A system for conducting an on-line transaction, comprising;  
 profile information of a user entered into a form at a user location  
 disposed on a network;  
 a bar code issued in response to said user transmitting said form  
 from said user location to a second location, said second location disposed on said  
 network;  
 wherein said bar code is provided for purchase of a product of a  
 vendor location disposed on said network, during the on-line transaction;  
 wherein said profile information is provided from said second  
 location to said vendor location in response to said vendor location processing said  
 bar code; and  
 wherein said profile information is automatically inserted into a  
 vendor payment form for presentation to said user.
15. The system of Claim 14, wherein said user fills in said form only  
 one time.
16. The system of Claim 14, wherein said form is transmitted to said  
 second location over a public switched telephone network.
17. The system of Claim 16, wherein said vendor location receives said  
 profile information from said second location in response to said vendor location  
 transmitting said bar code to said second location.
18. The system of Claim 14, wherein said bar code is unique and has a  
 unique ID number associated therewith.

19. The system of Claim 18, wherein said user provides said unique ID number to said vendor location for payment purposes.

20. The system of Claim 14, wherein all of said profile information is automatically inserted into said vendor payment form as encoded information.

21. The system of Claim 14, wherein only a portion of said profile information is entered into said vendor payment form as encoded information.

22. The system of Claim 21, wherein said portion of said profile information is credit information.

23. The system of Claim 14, wherein said profile information comprises the user's name, address, ship-to address and credit information.

24. The system of Claim 14, wherein said second location is a central registration server having a database of said profile information associated with respective said unique bar codes and said unique ID numbers.

25. The system of Claim 24, wherein said second location is a credit card company server.

26. The system of Claim 14, wherein said bar code is placed on a credit card